

canberrataxolutions

Virtual accountant specialising in personal taxation matters

PRIVACY POLICY

Our Commitment

Canberra Tax Solutions is committed to maintaining the privacy and confidentiality of personal information. Canberra Tax Solutions will treat all personal information in accordance with all applicable privacy legislation in Australia including without limitation the *Privacy Act (Cth) 1988* and as such, we will adhere to the Australian Privacy Principles (APPs) when collecting, using, disclosing, securing, and providing access to personal information.

Collection

Canberra Tax Solutions collects personal and sensitive information about individuals, including our clients, persons associated with or employed by our clients, or our business contacts, to provide our professional services and to effectively manage our business relationships.

The types of personal information we collect from you may include, but is not limited to:

- full name and date of birth;
- tax file number;
- residential and business postal addresses, telephone/mobile/fax numbers, and email addresses;
- bank account and/or credit card details for agreed billing purposes;
- detailed information about your financial or personal circumstances, depending on the particular service we are required to provide; and
- sensitive information which is defined under the Privacy Law to include things such as race, sexual orientation, political opinions, trade association or union membership, criminal record, or health information.

The personal information Canberra Tax Solutions collects from you depends on how you interact with us. The information we collect will generally be collected through our communications or dealings with you. However, we may also collect it from third parties including but not limited to your Solicitor, third party service providers, banks, financial institutions, industrial regulatory bodies, and Insurance companies. Depending on the type of services you are seeking, we may also conduct credit reports on our clients or collect your Tax File Numbers which are sensitive information.

In the course of providing our services, we collect personal information in a number of ways:

- electronically;
- via telephone;
- mail; or

Canberra Tax Solutions may also collect your personal information from a third party where:

- you consented to the collection of information;
- we are required or authorised under Australian law, court/ tribunal, or someone other than you; or
- it is unreasonable or impracticable to obtain the information from you.

We may also collect personal information that is publicly available.

Use and Disclosure

Canberra Tax Solutions may use and disclose personal and sensitive information for the primary purpose for which it is collected, for reasonably expected secondary purposes which are related to the primary purpose and for any other purpose authorised by Privacy Law. Generally, Canberra Tax Solutions uses personal and sensitive information to provide specified professional services, and to raise awareness about recent business-related developments that may be of relevance or interest. We may also share personal information internally within Canberra Tax Solutions and its related entities, in order to communicate information about our wide range of business services or latest business solutions.

Generally, Canberra Tax Solutions obtains your consent in writing or implied, prior to disclosing your personal information to a third party. However, in some circumstances we may use and disclose your personal and sensitive information where it is required or permitted by Law or in emergency situations.

Canberra Tax Solutions may be required to provide your personal and sensitive information to:

- Australian Taxation Office (ATO);
- Australian Securities and Investments Commission (ASIC);
- Financial planning institutions; and
- Third parties or external contractors carrying out functions and duties for and on behalf of Canberra Tax Solutions or its related entities.

By giving Canberra Tax Solutions your personal information, you consent to Canberra Tax Solutions transferring and disclosing your personal information (including sensitive information) in accordance with the terms of this Privacy Policy. Canberra Tax Solutions will take all reasonable steps to notify you of the information collected, used, and disclosed at all times.

Disclosure of personal information overseas

Canberra Tax Solutions may disclose an individual's personal information to a recipient which is located outside Australia. This includes any financial institution which the individual holds an account with overseas where they have given Canberra Tax Solutions permission to make enquiries on their behalf.

Some encrypted data may be backed up or mirrored in overseas jurisdictions by third parties. However, Canberra Tax Solutions will not send personal information to recipients outside of Australia unless the individual has consented to the disclosure.

Disclosure of personal information to third parties

Canberra Tax Solutions may utilise third party providers (such as IT providers and market researchers) for its business and to deliver services to you. It may be necessary for us to disclose non-sensitive personal information to these providers from time to time. Such disclosure will be in accordance with this Privacy Policy and the APPs.

Data Quality & Security

Protecting personal information is a priority at Canberra Tax Solutions. We consider security and confidentiality when handling personal information in both the physical and electronic environment.

It is also important to us that the information we maintain, and use is accurate, complete, and up to date. If at any time personal details change, please let us know so we can update our records. The information we hold about you is treated confidentially and is only accessed when necessary. Whilst we take caution to protect your personal information and data, no data transmission over the internet or electronically can be completely secure. Once we have received your information, Canberra Tax Solutions takes all appropriate measures to use procedures and security programs to ensure its security on our systems. We take reasonable steps to protect the information we retain from misuse, loss and from unauthorised access, modification, or disclosure. We will not retain any of your information for any longer than it is required by us, except to the extent permitted by law to satisfy legal requirements. Canberra Tax Solutions may also de-identify your information where applicable.

We will destroy or de-identify your personal information when it is no longer required.

Many of the service providers or third parties you may deal with through your relationship with Canberra Tax Solutions will also have privacy policies concerning the manner in which they collect, hold, use, or disclose personal information which can be viewed on the relevant provider's web site.

You may also assist us to keep your personal information secure by ensuring appropriate back-ups, security and virus check procedures are in place for any data or information provided to or received from Canberra Tax Solutions electronically. Please use your discretion and exercise caution when providing your personal information.

Access and Correction

You may request access to the personal and sensitive information we retain about you and request corrections or deletions at any time. However, this right of access is subject to some exceptions permitted by law.

To make a request, please put your request in writing or call our privacy officer using the contact details below.

Canberra Tax Solutions reserves the right to charge a fee for searching for and providing access to your personal information. In the event we refuse you access to your personal information; we will provide you with an explanation for that refusal.

We will endeavour to always ensure that the personal information that we hold about you is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide, and you should advise us if there are any errors or changes to your personal information.

Identifiers

In some circumstances we are required to collect government identifiers, for example, your Tax File Number. We may be required to collect or disclose government identifiers from the Australian Taxation Office or a regulated entity to the extent permitted by law in the provision of our services. We will not use or disclose this information other than when required to do so by law, or when consented to by you.

Sensitive Information

Without your consent, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise, or defence of a legal claim. We will notify you as soon as practicable should we require or collect sensitive information about you.

Changes to this Privacy Policy

As Canberra Tax Solutions is committed to ensuring this Privacy Policy remains current, this Privacy Policy is subject to change. Canberra Tax Solutions may modify this Privacy Policy at any time and all modifications will be effective immediately.

Complaints and Further Information

If you wish to complain about any breach or potential breach of this Privacy Policy or the Privacy Law, you should contact our Privacy Officer by any of the methods contained in this Privacy Policy and request that your complaint be directed to the Privacy Officer. Your complaint will be considered within seven days and responded to accordingly. It is our intention to use our best endeavours to resolve any complaint to your satisfaction; however, if you are unhappy with our response, you are entitled to contact the Office of the Australian Information Commissioner ("OAIC") who may investigate your complaint further.

Contact Details

The Privacy Officer
Canberra Tax Solutions
PO Box 245
JAMISON ACT 2614
Telephone: 0431 259 476
Email: stephen@canberrataxsolutions.com.au